

Fill in this information to identify the case:

Debtor 1 Jose Lebron-algorri

Debtor 2 Maria Rodriguez-marti  
(Spouse, if filing)

United States Bankruptcy Court for the District Of Puerto Rico

Case number 18-01762-ESL13

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Legacy Mortgage Asset Trust 2019-PR1

Court claim no. (if known): 5

Last four digits of any number  
you use to identify the debtor's 2184  
account:

Date of payment change: 06/01/2022

Must be at least 21 days after date of this notice

New total payment: \$ 546.99

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$24.42

New escrow payment: \$24.58

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

Debtor1 Jose Lebron-algorri  
First Name Middle Name Last Name

Case Number (If known):18-01762

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

By: /s/ ROBERTO C. LATIMER VALENTIN, ESQ.

Signature

Date 04/04/2022

Print: ROBERTO C. LATIMER VALENTIN, ESQ.

First Name Middle Name Last Name

ATTORNEY FOR CREDITOR  
Title

Company: **LBRG LAW FIRM**

Address **P. O. BOX 9022512**  
Number Street  
**SAN JUAN, PUERTO RICO 00902**

City State Zip Code

Contact phone: **787-724-0230**

Contact Email: **latimerrc@lbrglaw.com**

February 10, 2022

SE LEBRON-ALGORRI  
ARIA RODRIGUEZ-MARTI  
VILLA BORINQUEN  
G6 CALLE CEMI  
CAGUAS, PR 00725

Account Number: [REDACTED]  
Property Address: G6 GEMT ST VILLA BORINQUEN  
CAGUAS, PR 00725

**RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount**

**This statement is for informational purposes only**

Dear Customer(s):

SPS reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

**1. What is the amount of my new monthly payment?**

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment (As of last analysis)	New Payment (as of 06/01/2022)	Change
Principal and Interest		\$522.41	
Regular Escrow Payment	\$24.42	\$24.58	\$0.16
Monthly Shortage Payment	\$0.00	\$0.00	\$0.00
<b>Total Payment</b>		<b>\$546.99</b>	<b>\$0.16</b>

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

**2. Why did the escrow portion of my payment change?**

There are three main reasons why your escrow account payment may change from year to year.

- A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements (As of last analysis)	Current Year Estimated Disbursements (as of 06/01/2022)	Change
Hazard Insurance Disbursements	\$293.00	\$295.00	\$2.00
<b>Total Annual Escrow Disbursements</b>	<b>\$293.00</b>	<b>\$295.00</b>	<b>\$2.00</b>
Monthly Escrow Payment	\$24.42	\$24.58	\$0.16
Monthly Shortage Payment	\$0.00	\$0.00	\$0.00

**B. Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 0 months.

**C. Escrow Shortage** – The actual beginning balance on your account in Tables 3 and 4 is \$168.94. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$172.10.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the “Regular Escrow Payments” row shows the full escrow payment required, including all escrow elements and the “Monthly Shortage Payment” row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the “Monthly Escrow Payment” row shows only the escrow elements without any overage/shortage amounts and the “Monthly Shortage Payment” row shows the current amount of monthly shortage which is the amount to be collected towards the shortage.

Your unpaid pre-petition escrow amount is \$0.00. This amount has been removed from the projected starting balance.

Your total shortage is \$3.16, which is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance.  $\$172.10 - \$168.94 = \$3.16$ .

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (\*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (\*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

**Table 3**

<u>Month</u> <u>History</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
	Beginning Balance					\$219.74
July 2021		24.42	24.42	0.00	0.00	244.16
August 2021		24.42	24.42	0.00	0.00	268.58
September 2021		24.42	24.42	0.00	0.00	293.00
October 2021	HAZARD INS	24.42	24.42	293.00	295.00 *	22.42
November 2021		24.42	0.00 *	0.00	0.00	22.42
December 2021		24.42	48.84 *	0.00	0.00	71.26
January 2022		24.42	24.42	0.00	0.00	95.68
February 2022		24.42	0.00 *	0.00	0.00	95.68
March 2022		24.42	24.42 E	0.00	0.00 E	120.10
April 2022		24.42	24.42 E	0.00	0.00 E	144.52
May 2022		24.42	24.42 E	0.00	0.00 E	168.94

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (\*\*) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

**Table 4**

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
	Starting Balance			\$168.94	\$172.10
June 2022		24.58	0.00	193.52	196.68
July 2022		24.58	0.00	218.10	221.26
August 2022		24.58	0.00	242.68	245.84
September 2022		24.58	0.00	267.26	270.42
October 2022	HAZARD INS	24.58	295.00	-3.16	0.00**
November 2022		24.58	0.00	21.42	24.58
December 2022		24.58	0.00	46.00	49.16
January 2023		24.58	0.00	70.58	73.74
February 2023		24.58	0.00	95.16	98.32
March 2023		24.58	0.00	119.74	122.90
April 2023		24.58	0.00	144.32	147.48
May 2023		24.58	0.00	168.90	172.06

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

**Important Mailing Addresses:**

<u>General Correspondence</u>	<u>Payment Remittance</u>	<u>Notice of Error/Information Request</u>
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at [www.spservicing.com](http://www.spservicing.com).

Sincerely,

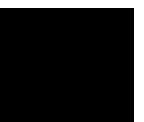
Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**



See reverse side



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**PAYMENT COUPON ON BACK**  
**HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM**

Mailing Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

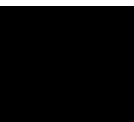
Home Phone \_\_\_\_\_ Business Phone \_\_\_\_\_

Account Number(s): 

**All Borrowers' Signatures Required For Address Change**

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Co-Borrower's Signature



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Pursuant to the escrow analysis above, SPS will be increasing the monthly payment by \$0.00 to collect for the escrow shortage.

If you would like to make a payment towards your escrow account, you may submit your payment online by visiting [www.spservicing.com](http://www.spservicing.com) or by using this payment coupon.

SELECT PORTFOLIO SERVICING, INC.  
P.O. BOX 65450  
SALT LAKE CITY, UT 84165-0450

### Escrow Payment Coupon

Select Portfolio Servicing, Inc.  
JOSE LEBRON-ALGORRI  
MARIA RODRIGUEZ-MARTI  
G6 GEM I ST VILLA BORINQUEN,  
CAGUAS, PR 00725  
Account No: [REDACTED]

Total Amount Enclosed: \_\_\_\_\_

000000000 0

2771 [REDACTED] 066 00000000 [REDACTED]



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

IN RE:

CASE NO. 18-01762-ESL13

JOSE LUIS LEBRON ALGORRI  
MARIA DEL CARMEN RODRIGUEZ MARTINEZ

Debtors

**CERTIFICATE OF SERVICE**

I **HEREBY CERTIFY**, that today, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system, which will send notification to of such filing to all participants of CM/ECF.

I, also **HEREBY CERTIFY**, that, as required by Fed.R.Bnkr.P.3002.1(b), on April 4, 2022, I sent the foregoing via first class U.S. Mail to: Debtor, JOSE LUIS LEBRON ALGORRI, URB VILLA BORINQUEN, G6 CALLE CEMI, CAGUAS, PR 00725; and Joint Debtor, MARIA DEL CARMEN RODRIGUEZ MARTINEZ, URB VILLA BORINQUEN, G6 CALLE CEMI, CAGUAS, PR 00725.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico this 4<sup>th</sup> day of April of 2022.

LBRG LAW  
Attorneys for Creditor  
P. O. BOX 9022512  
SAN JUAN, PUERTO RICO 00902

TEL: (787) 724-0230  
FAX: (787) 725-1310

By: /s/ ROBERTO C. LATIMER VALENTIN  
ROBERTO C. LATIMER VALENTIN  
USDC NO. 302408  
Email: latimerrc@lbrglaw.com